

# CRASH



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VOLUME 3 NUMBER 9

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MAY 2004

## FLOOR TILE FAILURES

**OWNERS LOOK TO THE MANUFACTURER FIRST FOR SATISFACTION AND WHEN THEY SAY "NO", THEN IT'S ON TO THE INSURANCE COMPANIES. WHY INSURANCE COMPANIES? BECAUSE THEY ARE EASY TARGETS.**

**RV** floor tile problems can originate from many sources. First let's examine how it is originally installed and what happens over time. RV sub-floors are generally of plywood or pressed wood particles and attached to the frame cross supports by bolts or screws. In some motor homes, the floor is raised above the body framework, allowing storage below. A tile adhesive is applied to the sub-floor and the tile laid in place. The adhesive is water repellent and forms a protective barrier between the tile and sub-floor. After the tile has set, grout is applied between the tiles, and then smoothed to make a finished floor. Now that we know how a floor is installed let's look at what happens to the floor between the time the owner purchases the RV and when the failure occurs. On the highway an RV experiences flexing of the entire body. The body is not rigid and the degree of flex depends on the loads imposed. If an owner subjects the RV to it's maximum gross weight and then to poor or bad highway conditions, the normal design flex can be exceeded,



thus causing not only floor cracking but also joint adhesive failures in the roof and sidewalls. When the body flexes, the floor has a degree of twist, which in turn can cause the grout between the tiles to crack. After a period of time the grout can disintegrate leaving a wider crack and that is when everyone starts pointing fingers.

**H**ere is what the owners are claiming. "My toilet overflowed and the water went beneath the tile causing the sub-floor to buckle and then the tile cracked". If a toilet overflows and water goes on the tile floor nothing really happens to the tile. Tile is designed to withstand water and hopefully the owner washes the tile floor periodically to keep it clean, so that argument has no basis. Also, remember the adhesive prevents water from reaching the sub-floor. Another claim is, "The tiles just came loose, I don't know why". The tiles will not just come loose unless ei-

ther the adhesive failed due to product defect, or the adhesive was not properly put down, in which both are highly unlikely. What is most likely is either something large was dropped in the area of failure or the owner exceeded the manufacturer's design load stress during travel. One thing is certain, and that is, an owner is never going to admit they might be negligent.

**S**o what is the solution? If you are an insurance company, don't listen to a repair facility for the truth, they have their own agenda and that is making money. Have an experienced RV investigator examine the RV and if it is not an impact issue or does not fall within the policy provisions, deny the claim. If you are a manufacturer, ascertain what exactly caused the failure and then educate the owner on how floors are installed and why your installation did not fail. Rarely do manufacturer's floors fail due to manufacturing negligence. If you find no evidence of a failed installation and the owner does not accept your finding, then you may have to seek an independent source to ascertain if the RV exceeded the design limitations.

by THOMAS BAILEY

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